

BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 SURVEYOR BLVD. SUITE 100
ADDISON, TX 75001
(972) 341-0500

Attorney for BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP
ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT
DALLAS DIVISION

IN RE: § CASE NO. 09-32123-HDH-7

JEFFREY E. BALL and §
HYOUN-MIE BALL, §
Debtor § CHAPTER 7

BAC HOME LOANS SERVICING, LP
FKA COUNTRYWIDE HOME
LOANS SERVICING, LP ITS
ASSIGNS AND/OR SUCCESSORS IN
INTEREST,

Movant

§ HEARING DATE: _____

v.

§ TIME: _____

JEFFREY E. BALL and
HYOUN-MIE BALL; and DIANE G.
REED, Trustee
Respondents

§ JUDGE HARLIN D. HALE

PLEASE BE ADVISED THAT IT IS THE INTENTION OF MOVANT TO OFFER INTO EVIDENCE AT ANY HEARING ON THE MOTION THIS AFFIDAVIT AND PAYMENT HISTORY PURSUANT TO THE FEDERAL RULES OF EVIDENCE, RULE 902(11). THIS AFFIDAVIT AND PAYMENT HISTORY ARE BEING PROVIDED TO YOU IN ADVANCE AS AN ADVERSE PARTY IN ORDER TO ALLOW YOU A FAIR OPPORTUNITY TO CHALLENGE SAID RECORDS. YOU ARE HEREBY PLACED ON NOTICE OF THIS INTENTION AS REQUIRED BY THE FEDERAL RULES OF EVIDENCE, RULE 902(11).

AFFIDAVIT OF ELIAS CORDOVA FOR
BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS
SERVICING, LP ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST

STATE OF TEXAS

COUNTY OF DALLAS

ELIAS CORDOVA being duly sworn deposes and says:

1. That affiant is the authorized representative of BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST and authorized to make this affidavit. I have the care, custody and control of all records concerning the account with Debtor(s). All facts recited herein are within my personal knowledge and are true and correct.
2. These records show that BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST is the Owner or Servicer of the Note executed on September 28, 2004 in the original principal amount of NINETY-NINE THOUSAND EIGHT HUNDRED FORTY DOLLARS AND ZERO CENTS (\$99,840.00).
3. These records show that said Note is secured by a Deed of Trust. A true and correct copy of said Deed of Trust is attached to Movant's Motion for Relief from Stay. Said Deed of Trust represents a valid indebtedness. The property address is 3090 WINECUP LANE, ROCKWALL, TX 75032.
4. The Books and Records of BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST show that:
 - a. The outstanding principal balance is \$94,554.14.
 - b. That interest accrues from 01/01/2009 at the rate of 6.50% per annum.
 - c. The contractual due date of the account is 02/01/2009. The last payment received and applied to the account was on 03/10/2009.
 - d. That the account is due contractually for:
(Monthly) at (Payment Amt.)

1.	02/01/2009	\$921.83
2.	03/01/2009	\$921.83
3.	04/01/2009	\$921.83
4.	05/01/2009	\$921.83
5.	06/01/2009	\$921.83

That an additional payment in the amount of \$921.83 shall become due on 07/01/2009.

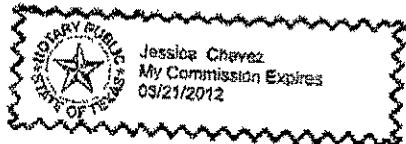
5. A true and correct copy of an accounting of the payments made on this loan is attached hereto. This accounting is kept in the normal course and scope of the business activity of BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST, and constitutes a business record of BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST.

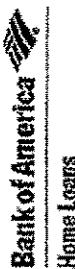
ELIAS CORDOVA

Subscribed and sworn to me the undersigned authority of this 5 day of June, 2009.

My Commission Expires: 3-21-2012

Notary Public in and for the
State of Texas





Account Number: 10/2004 - 05/2009
 Statement Period: 05/15/2009
 Date Prepared: 05/15/2009

Property Address:
 3090 WINECUP LANE
 ROCKWALL, TX 75032

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges	Unapplied Total	.00
Beginning Balance											
10/27/2004	INITIAL TAX DEP	3,037.42	112064	88,748.74	.00	3,037.42	.00	.00	.00	.00	.00
10/29/2004	INVESTOR ADJ.	-.9026	112064	89,840.00	.00	3,037.42	.00	.00	.00	.00	.00
10/29/2004	INVESTOR ADJ.	90.26	112064	90,226	.00	3,037.42	.00	.00	.00	.00	.00
12/03/2004	COUNTY TAX PMT	2,4482.38	112064	89,743.74	.00	3,037.42	.00	.00	.00	.00	.00
12/14/2004	REGULAR PAYMENT	912.58	122064	90,725	540.31	281.52	.00	.00	.00	.00	.00
12/30/2004	COUNTY TAX PMT	-.452.80	122064	99,658.98	.00	-.452.80	.00	.00	.00	.00	.00
01/15/2005	REGULAR PAYMENT	912.58	012005	91,24	539.82	281.52	.00	.00	.00	.00	.00
02/14/2005	REGULAR PAYMENT	912.58	022005	91,73	539.33	281.52	.00	.00	.00	.00	.00
02/14/2005	MSG. POSTING	27	022005	89,476.02	895.27	895.27	.00	.00	.00	.00	.00
03/14/2005	REGULAR PAYMENT	912.58	032005	92.23	538.83	281.52	.00	.00	.00	.00	.00
04/13/2005	REGULAR PAYMENT	912.58	042005	89,383.52	1,245.34	1,245.34	.00	.00	.00	.00	.00
05/16/2005	REGULAR PAYMENT	912.58	052005	93.23	537.83	281.52	.00	.00	.00	.00	.00
06/16/2005	REGULAR PAYMENT	946.68	062005	92.73	538.33	281.52	.00	.00	.00	.00	.00
07/15/2005	REGULAR PAYMENT	946.68	072005	99,250.79	1,529.83	1,529.83	.00	.00	.00	.00	.00
08/08/2005	HAZARD INS PMT	-.533.15	072005	99,117.56	1,811.36	1,811.36	.00	.00	.00	.00	.00
09/08/2005	HAZARD INS PMT	946.68	082005	93.74	537.32	318.62	.00	.00	.00	.00	.00
10/08/2005	HAZARD INS PMT	946.68	092005	99,103.82	2,126.37	2,126.37	.00	.00	.00	.00	.00
11/08/2005	HAZARD INS PMT	946.68	102005	94.26	536.81	315.62	.00	.00	.00	.00	.00
12/08/2005	HAZARD INS PMT	946.68	112005	89,009.57	2,442.59	2,442.59	.00	.00	.00	.00	.00
01/08/2006	HAZARD INS PMT	-.533.15	072005	99,009.57	1,803.44	1,803.44	.00	.00	.00	.00	.00



Account Number: 10/2004 - 05/2009
Statement Period: 05/15/2009
Date Prepared: 05/15/2009

Property Address:
3090 WINECUP LANE
ROCKWALL, TX 75032

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges	Unapplied Total
08/16/2005	REGULAR PAYMENT	946.68	05/2005	94.76	556.30	315.62	.00	.00	.00	.00
09/16/2005	REGULAR PAYMENT	946.68	06/2005	98,614.91	95.27	555.79	.00	.00	.00	.00
10/17/2005	REGULAR PAYMENT	946.68	07/2005	98,819.54	95.76	555.27	315.62	.00	.00	.00
11/16/2005	REGULAR PAYMENT	946.68	08/2005	98,723.75	96.31	534.75	2,856.30	.00	.00	.00
12/13/2005	COUNTY TAX PMT	-432.80	11/2005	.00	.00	-432.80	.00	.00	.00	.00
12/16/2005	REGULAR PAYMENT	946.68	12/2005	96.83	534.23	315.62	.00	.00	.00	.00
12/21/2005	COUNTY TAX PMT	-2,775.37	12/2005	95,530.61	.00	-2,775.37	.00	.00	.00	.00
01/18/2006	REGULAR PAYMENT	946.68	01/2006	97.35	533.71	315.62	.00	.00	.00	.00
02/16/2006	REGULAR PAYMENT	946.68	02/2006	98,433.26	97.88	533.18	594.98	.00	.00	.00
03/16/2006	REGULAR PAYMENT	946.68	03/2006	98,335.38	98,34	532.12	315.62	.00	.00	.00
04/17/2006	REGULAR PAYMENT	946.68	04/2006	98,138.03	98,34	531.58	594.98	.00	.00	.00
05/16/2006	REGULAR PAYMENT	946.68	05/2006	98,236.97	98,41	532.65	315.62	.00	.00	.00
06/16/2006	REGULAR PAYMENT	946.68	06/2006	98,038.55	99.48	531.58	1,226.23	.00	.00	.00
07/17/2006	REGULAR PAYMENT	946.71	07/2006	97,938.53	100.02	531.04	1,541.85	.00	.00	.00
07/17/2006	REGULAR PAYMENT	946.71	07/2006	97,837.97	100.56	530.50	2,186.12	.00	.00	.00
							338.65	.00	.00	.00
							2,534.77	.00	.00	.00



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Account Number: 10/0004 - 05/2009
Statement Period: 05/15/2009
Date Prepared:

Property Address:
3090 WINECUP LANE
BOCKWALL TX 75032

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges	Unapplied Total
09/16/2006	REGULAR PAYMENT	\$89.71	08/2006	101.10	599.96	338.65	2,873.42	.00	.00	.00
08/31/2006	HAZARD INS PMT	-\$07.96	08/2006	\$7,735.87	.00	.00	2,365.46	.00	.00	.00
09/15/2006	REGULAR PAYMENT	\$69.71	09/2006	101.66	529.41	338.65	2,704.11	.00	.00	.00
10/16/2006	REGULAR PAYMENT	\$69.71	10/2006	102.20	528.86	338.65	3,042.76	.00	.00	.00
11/16/2006	REGULAR PAYMENT	\$69.71	11/2006	102.76	528.30	338.65	3,381.41	.00	.00	.00
12/15/2006	REGULAR PAYMENT	\$69.71	12/2006	103.31	527.75	338.65	3,720.06	.00	.00	.00
12/15/2006	COUNTY TAX PMT	-\$46.37	12/2006	\$7,326.95	.00	.00	446.37	.00	.00	.00
12/21/2006	COUNTY TAX PMT	-\$717.42	12/2006	\$7,326.95	.00	.00	2,717.42	.00	.00	.00
01/21/2007	REGULAR PAYMENT	1,001.26	01/2007	103.87	527.19	338.65	556.27	.00	.00	.00
02/22/2007	REGULAR PAYMENT	1,001.26	02/2007	104.43	526.63	338.65	1,233.57	.00	.00	.00
03/20/2007	REGULAR PAYMENT	1,001.26	03/2007	105.00	526.06	338.65	1,572.22	.00	.00	.00
04/30/2007	REGULAR PAYMENT	\$69.71	04/2007	105.57	525.49	338.65	1,910.87	.00	.00	.00
05/04/2007	OVERAGE REFUND	-119.12	04/2007	\$6,908.08	.00	.00	-110.12	.00	.00	.00
05/29/2007	REGULAR PAYMENT	\$69.71	05/2007	106.14	524.92	338.65	2,138.40	.00	.00	-\$3.10



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Account Number: 10/0004 ~ 05/2009
Statement Period: 05/15/2009
Date Prepared:

Property Address:
3090 WINECUP LANE
HOOTSWOOD, TX 75033

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges	Unapplied Total
06/29/2007	REGULAR PAYMENT	937.04	06/2007	106.72	521.34	305.98	.00	.00	.00	.00
07/31/2007	REGULAR PAYMENT	937.04	07/2007	96,695.22		2,445.38			-\$4.85	-\$4.85
08/31/2007	REGULAR PAYMENT	937.04	08/2007	107.29	523.77	305.98	.00	.00	.00	.00
09/30/2007	HAZARD INS PMT	510.81	08/2007	96,587.93		2,751.36			-\$126.20	-\$126.20
09/28/2007	REGULAR PAYMENT	937.04	09/2007	107.88	523.18	305.98	.00	.00	.00	.00
10/30/2007	REGULAR PAYMENT	937.04	10/2007	96,489.45		3,047.24			-\$167.75	-\$167.75
11/16/2007	REGULAR PAYMENT	937.04	11/2007	98.00	.00	-\$10.91	.00	.00	.00	.00
12/17/2007	REGULAR PAYMENT	937.04	12/2007	103.46	522.60	305.98	.00	.00	-\$157.75	-\$157.75
12/20/2007	COUNTY TAX PMT	2,526.43	12/2007	96,262.54		2,852.41			-\$189.30	-\$189.30
01/31/2008	REGULAR PAYMENT	937.04	01/2008	109.64	521.42	305.98	.00	.00	-\$220.85	-\$220.85
02/29/2008	REGULAR PAYMENT	937.04	02/2008	96,152.90		3,464.37			-\$220.85	-\$220.85
03/31/2008	REGULAR PAYMENT	937.04	03/2008	110.23	520.83	305.98	.00	.00	-\$220.85	-\$220.85
04/30/2008	REGULAR PAYMENT	937.04	04/2008	96,042.67		3,770.25			-\$220.85	-\$220.85
05/31/2008	REGULAR PAYMENT	937.04	05/2008	95,931.84		4,243.92			-\$220.85	-\$220.85
06/30/2008	REGULAR PAYMENT	937.04	06/2008	110.83	520.23	4,613.86	.00	.00	-\$220.85	-\$220.85
07/31/2008	REGULAR PAYMENT	937.04	07/2008	95,820.41		5,087.95			-\$252.40	-\$252.40
08/31/2008	REGULAR PAYMENT	937.04	08/2008	111.43	519.63	5,087.95	.00	.00	-\$283.95	-\$283.95
09/30/2008	REGULAR PAYMENT	937.04	09/2008	95,708.38		5,463.98	.00	.00	-\$315.50	-\$315.50
10/31/2008	REGULAR PAYMENT	937.04	10/2008	95,595.74		5,839.55			-\$347.05	-\$347.05



Home Loans

Account Number: 10/2004 - 05/2009
 Statement Period: 05/15/2009
 Date Prepared: 05/15/2009

Property Address:
 3030 WINECUP LANE
 ROCKWALL, TX 75032

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges	Unapplied Total
05/16/2008	OVERAGE REFUND	-286.75	04/2008	.00	.00	-288.75		.00	.00	-347.65
				95,595.74		1,727.14				.00
05/30/2008	REGULAR PAYMENT	937.04	05/2008	113.25	517.81	305.98	.00	.00	.00	.00
				95,482.49		2,032.12				.00
06/16/2008	REGULAR PAYMENT	921.83	06/2008	113.85	517.20	290.77	.00	.00	.00	.00
				95,388.63		2,323.89				.00
07/31/2008	REGULAR PAYMENT	921.83	07/2008	114.48	516.58	280.77	.00	.00	.00	.00
				95,254.15		2,614.86				.00
08/23/2008	REGULAR PAYMENT	921.83	08/2008	115.10	515.96	290.77	.00	.00	.00	.00
				95,139.05		2,905.49				.00
09/02/2008	HAZARD INS PMT	-451.11	09/2008	.00	.00	-451.11	.00	.00	.00	.00
				95,139.05		2,454.32				.00
09/12/2008	HAZARD INS PMT	-451.11	09/2008	.00	.00	-451.11	.00	.00	.00	.00
				95,139.05		2,003.21				.00
09/17/2008	HAZ INS CREDIT	451.11	09/2008	.00	.00	451.11	.00	.00	.00	.00
				95,139.05		2,454.32				.00
10/31/2008	REGULAR PAYMENT	921.83	09/2008	115.34	515.34	290.77	.00	.00	.00	.00
				95,023.34		2,745.09				.00
11/28/2008	REGULAR PAYMENT	921.83	10/2008	116.35	514.71	290.77	.00	.00	.00	.00
				94,906.98		3,935.36				.00
12/19/2008	COUNTY TAX PMT	-480.08	10/2008	.00	.00	-480.08	.00	.00	.00	.00
				94,806.98		2,555.76				.00
12/19/2008	COUNTY TAX PMT	-2,525.97	10/2008	.00	.00	-2,525.97	.00	.00	.00	.00
				94,906.98		23.31				.00
12/31/2008	REGULAR PAYMENT	921.83	11/2008	116.98	514.08	290.77	.00	.00	.00	.00
				94,780.00		326.58				.00
02/02/2009	REGULAR PAYMENT	921.83	12/2008	117.61	513.45	290.77	.00	.00	.00	.00
				94,672.39		611.35				.00



Home Loans

Account Number: 10/2004 - 05/2009
Statement Period: 05/15/2009
Date Prepared: 05/15/2009

Property Address:
3080 WINEGUP LANE
ROCKWALL, TX 75032

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges	Unapplied Total
05/10/2009	REGULAR PAYMENT	921.83	01/2009	118.25	512.61	230.77	.00	.00	.00	.00

05/10/2009	REGULAR PAYMENT	921.83	01/2009	118.25	512.61	230.77	.00	.00	.00	.00
				94,534.14		982.12				